



State of Oregon Newsroom

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Uninsured Oregonians may use COVID-19 emergency to enroll in health coverage

September 01, 2020

Salem, OR—Uninsured Oregonians who were not able to sign up for private health coverage due to COVID-19 can still enroll. HealthCare.gov has made it easier for uninsured consumers to enroll in coverage through its existing national emergency or major disaster exceptional circumstances special enrollment period (SEP), also known as the Federal Emergency Management Agency (FEMA) SEP.

People who experienced a life change are eligible for a standard special enrollment period that allows them to sign up for a plan 60 days before or 60 days after their life change to enroll in a plan. Examples of a life change include loss of coverage due to loss of employment, marriage, addition of a new family member, gaining lawful immigration status, and moving homes. Oregonians who were eligible for a standard special enrollment period, but missed this window due to COVID-19, can use the FEMA SEP to enroll in a plan. They would need to submit proof of their life change and do not need to submit proof that they have been affected by COVID-19. Applications are being accepted at [HealthCare.gov](https://www.healthcare.gov) if the life change is a loss in coverage and at 800.818.2506 (toll free)

at HealthCare.gov if the life change is a loss in coverage and at 800-318-2598 (toll-free) for all other life changes.
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for all other life changes.



The FEMA SEP for private health coverage is available for people who qualified for a special enrollment period from Jan. 1, 2020, through up to 60 days after the national public health emergency has ended. The current national declaration is set to end in late October.

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The Oregon Health Insurance Marketplace, a part of state government, helps people get health insurance when they do not have job-based coverage, and do not qualify for the Oregon Health Plan or another program. The Marketplace is the state-level partner to HealthCare.gov and a division of the Department of Consumer and Business Services (DCBS). For more information, go to OregonHealthCare.gov

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